

**UNITED STATES BANKRUPTCY COURT
OREGON DISTRICT OF OREGON
PORTLAND DIVISION**

In re: MICHAEL M O'NEILL

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Case No. 14-32050

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Wayne Godare, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/10/2014.
- 2) The plan was confirmed on 08/13/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/02/2015.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/19/2018.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$240,398.35.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 216,500.00	
Less amount refunded to debtor(s)	\$ 1,199.86	
NET RECEIPTS		\$ 215,300.14

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 28,074.86	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 14,698.92	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 42,773.78
Attorney fees paid and disclosed by debtor(s):	\$ 2,159.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NICHOLAS J HENDERSON	Lgl	0.00	30,733.86	30,733.86	28,074.86	0.00
DISCOVER BANK	Uns	6,516.65	6,689.18	6,689.18	6,689.18	0.00
PACIFICORP	Uns	165.88	165.07	165.07	165.07	0.00
LISA J WOODARD AKA LISA J	Sec	70,000.00	60,959.67	60,959.67	60,959.67	7,795.51
MULTNOMAH COUNTY TAX	Sec	15,000.00	14,324.98	14,324.98	14,324.98	728.75
STEPHEN A SMITH	Sec	50,000.00	NA	NA	0.00	0.00
WELLS FARGO BUSINESS BANKING	Sec	244,000.00	241,588.55	241,588.55	0.00	0.00
US BANK NA	Uns	2,342.87	2,432.47	2,432.47	2,432.47	0.00
KEY BANK	Uns	7,765.87	5,975.30	5,975.30	5,975.30	0.00
KEY BANK	Uns	4,232.32	3,393.47	3,393.47	3,393.47	0.00
OREGON DEPT OF REVENUE	Pri	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Uns	232.59	798.87	798.87	798.87	0.00
FIA CARD SERVICES	Uns	8,963.58	9,306.98	9,306.98	9,306.98	0.00
CITY OF PORTLAND	Uns	0.00	692.34	692.34	692.34	0.00
WELLS FARGO BANK NA	Sec	0.00	239,963.50	0.00	0.00	0.00
WELLS FARGO CARD SERVICES	Uns	4,042.13	5,223.44	5,223.44	5,223.44	0.00
MULTNOMAH COUNTY - DART	Sec	0.00	14,324.98	0.00	0.00	0.00
STEVEN ALLEN SMITH PC	Uns	0.00	50,000.00	50,000.00	50,000.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MICHAEL MADISON O'NEILL	Pri	0.00	4,040.33	4,040.33	4,040.33	0.00
CSAU/RECEIPTING/TRUSTEE	Pri	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	4,076.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	11,105.00	NA	NA	0.00	0.00
BONNEVILLE COLLECTIONS	Uns	1,072.69	NA	NA	0.00	0.00
BROWN & JOSEPH LTD	Uns	184.00	NA	NA	0.00	0.00
CITIBUSINESS CARD	Uns	10,888.40	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Uns	9,925.00	NA	NA	0.00	0.00
ELAN FIANCIAL SERVICES	Uns	7,107.00	NA	NA	0.00	0.00
JIM AND PHYLLIS O'NEIL	Uns	160,000.00	NA	NA	0.00	0.00
PHILLIPS & COHEN ASSOCIATES	Uns	14,642.47	NA	NA	0.00	0.00
PRO CONSULTING SERVICES INC	Uns	11,629.22	NA	NA	0.00	0.00
US BANK RESERVE LINE	Uns	2,021.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Uns	4,552.00	NA	NA	0.00	0.00
WELLS FARGO BUSINESS BKG	Uns	1,703.07	NA	NA	0.00	0.00
WENDY BOURG	Uns	1,492.50	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 241,588.55	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 75,284.65	\$ 75,284.65	\$ 8,524.26
TOTAL SECURED:	\$ 316,873.20	\$ 75,284.65	\$ 8,524.26
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,040.33	\$ 4,040.33	\$ 0.00
TOTAL PRIORITY:	\$ 4,040.33	\$ 4,040.33	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 84,677.12	\$ 84,677.12	\$ 0.00

Disbursements:

Expenses of Administration	\$ 42,773.78	
Disbursements to Creditors	\$ 172,526.36	
TOTAL DISBURSEMENTS:		\$ 215,300.14

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2018

By: /s/Wayne Godare
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.